Research Terms of Reference

Libya Small Traders Barriers
LBY1702a
Libya

February 2022
V1

REACH Informing more effective humanitarian action

1. Executive Summary

Country of intervention	Libya					
Type of Emergency	□	Natural disaster	X	Conflict	□	Other *(specify)*
Type of Crisis	□	Sudden onset	□	Slow onset	X	Protracted
Mandating Body/ Agency	BHA					
IMPACT Project Code	LBY1702a					
Overall Research Timeframe *(from research design to final outputs / M&E)*	24/05/2021 to 15/09/2022					

Research Timeframe	1. Pilot/ training: N/A	6. Preliminary presentation: N/A
	2. Start collect data: 24/05/2021	7. Outputs sent for validation: 31/08/2022
	3. Data collected: 10/06/2021	8. Outputs published: 15/09/2022
	4. Data analysed: 10/08/2022	9. Final presentation: TBD
	5. Data sent for validation: 15/08/2022	

Number of assessments	**X**	Single assessment (one cycle)
	□	Multi assessment (more than one cycle) *[Describe here the frequency of the cycle]*

Humanitarian milestones *Specify **what** will the assessment inform and **when***		**Milestone**	**Deadline**
	□	Donor plan/strategy	_ _/_ _/_ _ _ _
	□	Inter-cluster plan/strategy	_ _/_ _/_ _ _ _
	□	Cluster plan/strategy:	_ _/_ _/_ _ _ _
	□	NGO platform plan/strategy	_ _/_ _/_ _ _ _
	X	Other (Specify): Inform Cash and Markets Working Group (**CMWG**) understanding and programming around cash assistance and SMEs support	Ongoing

Audience Type & Dissemination *Specify **who** will the assessment inform and **how** you will disseminate to inform the audience*	**Audience type**	**Dissemination**
	X Strategic **X** Programmatic □ Operational □ [Other, Specify]	**X** General Product Mailing (e.g. mail to NGO consortium; HCT participants; Donors) □ Cluster Mailing (Education, Shelter and WASH) and presentation of findings at next cluster meeting

<table>
<tr><td></td><td colspan="2"></td><td colspan="2">□ Presentation of findings (e.g. at HCT meeting; Cluster meeting)
X Website Dissemination (Relief Web & REACH Resource Centre)
□ [Other, Specify]</td></tr>
<tr><td>Detailed dissemination plan required</td><td>□</td><td>Yes</td><td>X</td><td>No</td></tr>
<tr><td>General Objective</td><td colspan="4">The objective of the present assessment is to improve the qualitative understanding of the operational, namely physical, financial, administrative, barriers faced by Libyan small traders from a supply perspective, enquiring the potential impacts of COVID-19 and the official currency devaluation implemented in January 2021. In turn, this aims to inform tailored and evidence-based decision making of practitioners involved in the recovery of the Libyan trade and economic sector.</td></tr>
<tr><td>Specific Objective(s)</td><td colspan="4">
• Small Traders Barriers: To determine the barriers and corresponding drivers experienced by small traders in terms of product (both food and non-food items) sourcing, stocking and selling:
- Describe the current structure of the Libyan trade market of imported goods and investigate different market functionality dimension (competitiveness, stocking capacity, stock turnover and price volatility)
- Identify what are the current physical, administrative and economic barriers, and corresponding drivers, faced by small traders to source and sell their goods
- Determine whether the identified barriers were pre-existent to COVID-19 and whether, and if so how, they have changed across since the start of the COVID-19 pandemic
- Facilitate the understanding of barriers’ interaction, their potential interdependance and how they impact the functioning of small trading businesses
- Understand whether, and if so how, small traders respond, cope and adapt to the identified barriers
• Supply actors side: To determine the upstream bottlenecks and corresponding drivers along the Libyan supply chain of imported goods (both foods and non-food items), and how they may impact downstream small trading businesses:
- Describe the key actors, regulations, means and routes constituting the supply chain of imported goods in Libya
- Identify what are the barriers faced by importers and their corresponding drivers
- Determine whether the identified barriers were pre-existent to COVID-19 and whether, and if so how, they have changed since the start of the COVID-19 pandemic
- Understand the impact that the identified barriers have on the functioning of the importing and distribution business
- Facilitate the understanding of barriers’ interaction, their potential interdependance and how they may affect downstream small traders’ business
• Financial Services Providers: Understand the current status of financial services availability and accessibility for the actors along the Libyan imported goods supply chain:
</td></tr>
</table>

	- Determine the current availability of different financial services from banking institutions providing financial services - Understand whether, and if so how, the availability of financial services has changed since the start of the COVID-19 pandemic - Determine the accessibility of available financial services from actors along the supply chain, namely importers and small traders - According to the above, explore how the current financial environment impacts small traders' businesses functionality • **Enabling Institutional Environment**: Understand whether public support is available and accessible for small traders along the Libyan supply chain of imported goods by: - Describing the institutional and legal structures regulating and supporting the small importing and trading businesses along supply chain of consumer goods - Understand whether, and if so how, institutional support has changed since the start of COVID-19 pandemic - Explore the interaction, the interdependence and synergies of the institutional and financial environmental changes and how these may impact small traders' businesses
Research Questions	1. **What is the current structure of the Libyan trade market of imported goods in terms of actors, competition, regulations, infrastructure and institutional support and how has it changed since the start of COVID-19 and the official currency devaluation?** - What is the current structure of the Libyan trade market of imported goods in terms of actors, competition, regulations, infrastructure and institutional support and how has it changed since the start of COVID-19 and the official currency depreciation? - How has small traders sourcing and stocking capacity changed since the start of COVID-19 and why? - How has demand and supply faced by small traders changed since the start of COVID-19 and why? - What payement modalities and financial services do small traders rely on to run their daily business and how have they changed since the start of COVID-19? Why so? 2. **What are the upstream bottlenecks and corresponding drivers faced by importers since the start of COVID-19 and how may these impact small traders downstream along the Libyan supply chain?** - What is the current structure of the Libyan import market in terms of key actors, regulations, infrastructures, routes and institutional support and how has it changed since the start of COVID-19? - What is the current sourcing and stocking capacity of importers and how has it changed since the start of COVID-19? - What is the level of contractual power importers have along the Libyan supply chain in terms of price setting? - What payment modalities and financial instruments do importers rely on to run their daily business and how have they changed since the start of COVID-19? 3. **How have financial services availability and accessibility provided by Libyan banking institutions changed since the start of COVID-19 and how may this affect the Libyan small trading economy?**

<table>
<tr><td></td><td colspan="6">
- What are the drivers of the current liquidity crisis and what are the impacts on the functionality of Libyan banking financial services?
- What is the current status of liquidity availability and accessibility provided by Libyan banking institutions and how has it changed since the start of COVID-19?
- What is the current status of credit availability and accessibility provided by Libyan banking institutions and how has it changed since the start of COVID-19?
- What is the current status of foreign currency availability and accessibility provided by Libyan banking institutions and how has it changed since the start of COVID-19?
</td></tr>
<tr><td>Geographic Coverage</td><td colspan="6">10 Baladyias assessed across 6 Mantikas:
Benghazi: Benghazi
Al Kufra: Alkufra
Tripoli: Suq Aljumaa; Hai Alandalus; Ain Zara; Tajoura; Abusliem
Sebha: Sebha
Ghat: Ghat
Murzuq: Algatroun</td></tr>
<tr><td>Secondary data sources</td><td colspan="6">
1. World Bank Group, The Private Sector amid Conflict The Case of Libya, 2020
2. World Bank Group, Libya Financial Sector Review, 2020
3. World Bank Group, Libya Economic Monitor, 2021
4. FAO, COVID-19 Impacts on Agri-Food Value Chains Libya, 2021
5. REACH, Libya COVID-19 Rapid Market Assessment, 2020
6. REACH, Libya's Currency Crisis, 2021
7. REACH, Joint Market Monitoring Initiative, 2021
8. IISD, How Food Export Restrictions Could Worsen a Looming Food Crisis, 2020
9. KAS, Inside Libya Annual Review, 2021
10. WFP, Market Analysis Tool: How to Conduct a Trader Survey, 2008
11. WFP, Comparative Review of Market Assessments Methods, Tools, Approaches and Findings, September, 2013
</td></tr>
<tr><td rowspan="5">Population(s)
Select all that apply</td><td>□</td><td colspan="2">IDPs in camp</td><td>□</td><td colspan="2">IDPs in informal sites</td></tr>
<tr><td>□</td><td colspan="2">IDPs in host communities</td><td>□</td><td colspan="2">IDPs [Other, Specify]</td></tr>
<tr><td>□</td><td colspan="2">Refugees in camp</td><td>□</td><td colspan="2">Refugees in informal sites</td></tr>
<tr><td>□</td><td colspan="2">Refugees in host communities</td><td>□</td><td colspan="2">Refugees [Other, Specify]</td></tr>
<tr><td>X</td><td colspan="2">Host communities</td><td>□</td><td colspan="2">[Other, Specify]</td></tr>
<tr><td>Stratification
Select type(s) and enter number of strata</td><td>X</td><td>Geographical #:6 Mantikas
Population size per strata is known? □ Yes X No</td><td>X</td><td>Group #: 3 (Key role along the supply chain: Banker, Importer, Small Trader)
Population size per strata is known?
□ Yes X No</td><td>□</td><td>[Other Specify] #: _ _
Population size per strata is known?
□ Yes □ No</td></tr>
<tr><td>Data collection tool(s)</td><td>□</td><td colspan="2">Structured (Quantitative)</td><td>X</td><td colspan="2">Semi-structured (Qualitative)</td></tr>
<tr><td></td><td colspan="3">Sampling method</td><td colspan="3">Data collection method</td></tr>
</table>

Semi-structured data collection tool (s) # 1: Small Traders	X Purposive X Snowballing □ [Other, Specify]	X Key informant interview (Target #): **120**[1] □ Individual interview (Target #):_ _ _ _ _ □ Focus group discussion (Target #):_ _ _ _ _ □ [Other, Specify] (Target #):_ _ _ _ _
Semi-structured data collection tool (s) # 2 Importers	X Purposive □ Snowballing □ [Other, Specify]	X Key informant interview (Target #): **25**[2] □ Individual interview (Target #):_ _ _ _ _ □ Focus group discussion (Target #):_ _ _ _ _ □ [Other, Specify] (Target #):_ _ _ _ _
Semi-structured data collection tool (s) # 3 Bankers	X Purposive □ Snowballing □ [Other, Specify]	X Key informant interview (Target #):**25**[3] □ Individual interview (Target #):_ _ _ _ _ □ Focus group discussion (Target #):_ _ _ _ _ □ [Other, Specify] (Target #):_ _ _ _ _
Target level of precision if probability sampling	_ _% level of confidence **- N/A**	_ _+/- % margin of error **- N/A**

Data management platform(s)	X	**IMPACT**		□	UNHCR	
	□	[Other, Specify]				
Expected ouput type(s)	□	Situation overview #: _ _	□	Report #: _ _	□	Profile #: _ _
	□	Presentation (Preliminary findings) #: _ _	□	Presentation (Final) #: _ _	□	Factsheet #: _ _
	□	Interactive dashboard #:_	□	Webmap #: _ _	□	Map #: _ _
	X	[Other, Specify] #: **1 Brief**				
Access	X	**Public (available on REACH resource center and other humanitarian platforms)**				
	□	Restricted (bilateral dissemination only upon agreed dissemination list, no publication on REACH or other platforms)				
Visibility *Specify which **logos** should be on outputs*	***REACH***					
	***Donor:** BHA*					
	***Coordination Framework:** N/A*					
	***Partners:** N/A*					

2. Rationale

2.1 Background

Since 2011, Libya has witnessed several waves of conflict, with episodic escalation across different regions. The year 2019 witnessed a notable deterioration in the security situation, with the conflict escalating in southern Tripoli

[1] A target of 120 KIIs has been selected with the objective of achieving saturation – that is, when no new insights are being given by conducting additional interviews. The target may be revised up or down according to the stage of saturation achievement. As the sampling method to be used for this survey is non-probabilistic, all the results and findings should be considered indicative only.
[2] A target of 25 KIIs has been selected with the objective of achieving saturation – that is, when no new insights are being given by conducting additional interviews. The target may be revised down if saturation is achieved at an earlier stage in the process. As the sampling method to be used for this survey is non-probabilistic, all the results and findings should be considered indicative only.
[3] Ibid.

in April 2019 after the Libyan National Army's (LNA) military advances, resulting in a dramatic increase in humanitarian needs in Tripoli. Despite the signature of a ceasefire and the institution of a UN-backed interim government, the Government of National Unity (GNU), in March 2021 with the objective to drive the country to democratic elections in December 2021, the country remains characterized by a highly polarized and unstable political scene, a chronic law and order deficiency and national fragmentation, holding back the fragile economic recovery of Libya[4].

In addition to conflict, Libya saw a further dramatic deterioration of its economy driven by the concomitance of COVID-19 restrictive measures and the discretional oil ports and terminals blockade in the Eastern region between January and September 2020[5]. The former, with the closure of ports and borders, slowed down global trading movements, impacted the arrival of food commodities and increased global food and oil prices[6], profoundly impacting Libya's highly import-dependent economy. COVID-19 undoubtedly constituted a threat to food, sanitary and medical supplies, production inputs and raw material's availability and accessibility, eventually damaging households' economic welfare[7]. On the other hand, oil ports closure, with a reduction of oil production from 1.169 Million Barrels per Day (MBD) in 2019 to an average 228,000 barrels per day in the first nine months of 2020, resulted in a loss of the government's revenue of USD 11 billion[8]. In a hydrocarbon-dependent economy such as Libya's, where oil still accounts for about 43% of GDP, 95% of export earnings and 55% of the total revenues[9], this had a profound impact on the Government's spending, debt, and in turn, on foreign currency availability[10].

Qaddafi's rentier model and its legacy have made the Libyan population highly dependent on the state for their livelihoods. In fact, as of 2015, the Libyan economy was still dominated by State Owned Enterprises (SOEs), with 85% of Libya's active labor force working in the public sector and depending on public finances for their salary[11]. As for the Libyan private sector, it is dominated by Small and Medium Enterprises (SMEs), with 84% of firms being micro or small (counting less than 20 employees) and only 3% counting more than 100 in 2020. This trend is particularly true for the trading sector, where 43% of firms are micro[12].

Finally, in January 2021, the Central Bank of Libya (CBL), further devalued the official exchange rate from 1.4 to 4.48 USD/LYD in an effort to renew the competitiveness of Libya's oil exports and boost the government's income[13]. Yet, this manoeuvre made it more expensive for the private sector to import goods, with the risk of an additional price spike of imported goods; a price spike whose burden impacts all actors of the Libyan supply chain, from importers to the final consumers.

It is in this scenario that the rationale for the present assessment arises. REACH has continued to monthly monitor the trend of the Minimum Expenditure Basket's (MEB) prices across 2020 and 2021 through the Joint Market Monitoring Initiative (JMMI)[14], disclosing the existence of challenges faced by small traders to conduct business, both on the supply-side and demand-side. Yet, detailed qualitative data on the small trading sector has not been readily available since the start of the COVID-19 pandemic. While previous literature has extensively addressed the demand and household-side challenges[15], as well as the impact of COVID-19 on the Libyan food supply chain

[4] KAS, Inside Libya Annual Review, 2021
[5] REACH, Libya's Currency Crisis, 2021
[6] FAO, Food Price Index, 2022
[7] FAO, COVID-19 Impacts on Agri-Food Value Chains Libya, 2021
[8] WB, Libya Economic Monitor, 2021
[9] Ibid.
[10] REACH, Libya's Currency Crisis, 2021
[11] World Bank Group, The Private Sector amid Conflict The Case of Libya, 2020
[12] Ibid.
[13] REACH, Libya's Currency Crisis, 2021
[14] REACH, Joint Market Monitoring Initiative, 2021
[15] REACH, MSNA Libyan Population, 2020

of imported goods[16], a specific frame on the healthiness and functionality of small trading enterprises post COVID-19 and official currency devaluation is lacking.

The prevalence of micro and small businesses in the Libyan trading market, as well as their nodal position in ensuring the durability of food security across the country, including the accessibility and availability of food, calls for a thorough assessment of the specific barriers faced by small traders, their drivers, and the potential interdependence of these. Such an assessment is of foremost relevance to advance the sustainable post-conflict economic recovery of Libya.

2.2 Intended impact

The present assessment seeks to provide a deeper qualitative understanding of the current barriers faced by small traders along the Libyan supply chain of imported goods, both food and non-food, enquiring the potential impacts of COVID-19 and the official currency devaluation. This assessment aims at addressing and filling a relevant information gap, as detailed and contextualised information about the burden of the sanitary and economic crisis on the small trading sector has not been readily available since the start of the COVID-19 pandemic.

This traders' survey also feeds into more comprehensive food security considerations by providing a picture of the healthiness and functionality of the supply-side of food security, of the barriers, their causes, as well as the resilience strategies employed, if any, by nodal businesses along the supply chain, with a focus on small traders. Furthermore, the assessment will provide a specific outlook on the peculiarities of the small trading sector as a livelihood source in Libya, with the aim of informing tailored interventions and practices to increase the outreach to small and micro trading enterprises.

The findings will aim at informing the analysis and the decision making of practitioners involved in the economic recovery of the country, namely in SMEs support, as well as cash, food security and livelihood activities. This will include NGOs, Civil Society Organisations (CSOs), Humanitarian Clusters and other Sectorial coordination groups, Libyan Institutional bodies.

3. Methodology

3.1 Methodology overview

The entire research cycle, from drafting the TOR to the development of the research design, to the collection of data, data analysis and the dissemination phase, will be entirely coordinated by the REACH team based in Tunisia. Given the exploratory nature of the present assessment, a qualitative and inductive method of enquiry was deemed more appropriate. This approach will grant the flexibility required by the purpose of the assessment, allowing to probe and explore the different perceptions, lived experiences, expertise and perspectives of respondents on the topic of interest. The assessment aims at a total of 160 Key Informant Interviews (KIIs), carried out through three distinct semi-structured qualitative data collection tools, all employing open-ended questions. The questions pertaining to each tool will tailor the targeted category of KIs. Hence, three categories of KIs were identified, according to their professional role and position along the Libyan supply chain of imported goods (both foods and non-food items): small traders, importers, bankers. The number of interviews per category of KIs was conditional to saturation achievement, but also justified by the topic and purpose of the assessment: 120 for Small Traders, 25 for importers and 25 for bankers. In fact, since the main objective focuses on small traders, this population category counts the highest number of interviews, while importers' and bankers' interviews were used to triangulate and probe the findings from an upstream perspective along the supply chain. The sampling strategy will be purely

[16] FAO, COVID-19 Impacts on Agri-Food Value Chains Libya, 2021

purposive, complemented by snowballing sampling when relevant. While aiming at an equal and even representativeness of all 6 targeted Mantikas, the geographical distribution of interviews may vary according to the network of resources on the ground, as well as physical access possibilities. Data analysis will be conducted through the construction of Data Saturation and Analysis Grids for each questionnaire; themes and discussion points saturation will be achieved with an inductive reasoning. Once data saturation is achieved, responses for each issue point will be tallied and a summary of findings produced. Together, the three semi-structured data collection tools will contribute to the qualitative understanding of the physical, economic, administrative barriers faced by the different actors along the supply chain, allowing to further investigate, probe and compare the causes and drivers of the barriers identified by small traders against the ones experienced by importers and banking financial institutions. By investigating the challenges affecting actors upstream on the Libyan supply chain, the findings will allow to deepen the understanding of the web of drivers leading to the downstream barriers experienced by small traders since the start of the COVID-19 pandemic.

3.2 Key Definitions

Micro, Small and Medium Enterprises (MSMEs)

The International Financial Corporation (IFC) categorizes MSMEs mainly based on three attributes: the number of employees, total assets, and annual sales[17]. Due to the limited and anachronous data on private enterprises in Libya, as well as the lack of a central repository of registered business, it is difficult to estimate the total assets and annual sales of businesses, rendering these criteria of selection non applicable. Hence for this assessment, the number of employees will be the only factor used to define MSMEs.

Small Traders

The present assessment's objective explicitly focuses on small traders. For the purpose of this assessment, trading businesses are here defined as businesses conducting buying and selling activities of tangible goods on the national market. Despite the affinity of the nature of operations, traders are here differentiated from importers as the former buys and sells on the national supply chain, while the latter buys on the international market to then sells on the national market. As such, the trader's category will include both retailers and wholesalers.

Key Goods

To enquire and delve into the nature and the healthiness of the small trading businesses, the use of the expression "key goods" has sometimes been employed in the formulation of questions for the KIIs. Rather than identifying a group of minimum culturally adjusted items required to support a five-person Libyan household (HH) for one month as is the Minimum Expenditure Basket, the key goods are here intended as the group of traded items that are central for the functioning of the small businesses, being the main drivers of sales.

3.3 Population of interest

3.3.1 Geographical area assessed

In order to ensure a certain degree of representativeness of the three regions of Libya, namely East, West and South, as well as to allow a margin of comparativeness among the different districts, 6 mantikas have been selected for the purpose of this assessment. Furthermore, mantikas counting as main importing and distribution nodes of imported goods across the country were privileged. As for the selection of baladyias, the main criteria adopted were pertinence and convenience: baladyias where REACH had access to a reliable and pertinent network of KIs were privileged within each mantika.

[17] International Financial Corporation (IFC), MSME Finance Gap, 2017

Mantika	Baladyia
Benghazi	Benghazi
Al Kufra	Alkufra
Tripoli	Suq Aljumaa; Hai Alandalus; Ain Zara; Tajoura; Abusliem
Sebha	Sebha
Ghat	Ghat
Murzuq	Algatroun

3.3.2 Population assessed

The general objective of the present market assessment focuses on one population group: Libyan small traders of both food and non-food items. Yet, the target of enquiry of the present assessment will go beyond small traders, and will include two more groups of interest: importers and bankers. This will allow delving into the structure of the Libyan importing supply chain, as well as into the various challenges and barriers experienced by the different actors, to explore the potential correlation between barriers and drivers, and to understand how these roll down along the chain, potentially impacting small traders. The categories were selected as such to capture the opinions and experiences of actors working in the key professional nodes along the supply chain, while the criteria of individual eligibility to the surveys were built around the sector of employment as well as the dimension of the business of employment. Regarding the latter, only Micro and Small trading enterprises were selected (see definition above in section 3.2).

3.3.3. Unit of measurement

All KIs will be conducted at an organisational/business level and produce data that during the analysis phase will be aggregated at a professional category level and/or at a geographical unit level, if relevant.

3.4 Secondary data review

A non-systematic secondary data review (SDR) of relevant studies and news articles was carried out with a two-fold objective. Firstly, the SDR allowed the identification of the information gap addressed by the present assessment, while contextualizing the field of enquiry, identifying the key definitions, informing the research questions, the methodology and the development of the data collection tools. Secondly, secondary literature will allow the thorough discussion and triangulation of the findings, informing the analytical reasoning and eventually contributing to more solid answers to the overarching research questions. For this purpose, up until the analytical stage of the assessment, the list of secondary sources will continue to be updated to ensure that the most up-to-date and relevant literature is included in the discussion of the primary data. All relevant sources used to triangulate the findings will be referenced in the final report. Below is the preliminary list of secondary sources consulted for the present assessment:

1. World Bank Group, The Private Sector amid Conflict The Case of Libya, 2020
2. World Bank Group, Libya Financial Sector Review, 2020
3. World Bank Group, Libya Economic Monitor, 2021
4. FAO, COVID-19 Impacts on Agri-Food Value Chains Libya, 2021
5. REACH, Libya COVID-19 Rapid Market Assessment, 2020
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7. REACH, Joint Market Monitoring Initiative, 2021

8. IISD, How Food Export Restrictions Could Worsen a Looming Food Crisis, 2020
9. KAS, Inside Libya Annual Review, 2021
10. WFP, Market Analysis Tool: How to Conduct a Trader Survey, 2008
11. WFP, Comparative Review of Market Assessments Methods, Tools, Approaches and Findings, September, 2013

3.5 Primary Data Collection

REACH will lead the primary data collection with experienced enumerators hired from local civil society organizations (CSOs). The CSOs will be selected based on their previous experiences working with REACH on market related assessments and the quality of the data they have submitted for these assessments. Data collection will take place between the 24th of May 2021 and the 10th of June 2021.

For the qualitative primary data collection component of the present assessment, semi-structured KIIs will be conducted to three different population groups, for a total of 160 KIIs. For the purpose of this assessment, three distinct semi-structured qualitative data collection tools will be designed in the form of open-ended question questionnaires, constructed on, and carried out via, Kobo. The questions of each tool will tailor the targeted category of key informants.

Three categories of key informants were identified, according to their professional role and position along the Libyan supply chain of imported goods (both foods and non-food items): traders, importers, bankers. The number of interviews per category of KIs was informed by the general and specific objectives of the assessment: since the main objective focuses on small traders, this population category counts the highest number of interviews, while importers' and bankers' interviews were used to triangulate and probe the findings from an upstream perspective along the supply chain. Samples' dimension has been further determined with the objective of achieving saturation, that is, when no new insights are being given by conducting additional interviews. The target may hence be revised up or down according to the stage of saturation achievement per population group. The sampling strategy will be purely purposive, complemented by snowballing sampling when relevant. The language used for all interviews will be Arabic and will be subsequently translated to English by the Assessment Officer (AO) in Tunis.

Targeted population category	Target number	Sampling	Tool
Small traders	120	Purposive & Snowballing	Questionnaire 1
Importers	25	Purposive & Snowballing	Questionnaire 2
Bankers	25	Purposive & Snowballing	Questionnaire 3

Questionnaire 1: Small traders (Retailers & Wholesalers)

This component of the assessment will target small traders in the supply chain sourcing and selling imported goods, both food and non-food items, on the national territory. While the definition of Small Enterprise is a debated field, whose criteria of definition also vary, the present assessment builds upon the International Financial Corporations' definition, based on the number of employees[18]:

Type of business	Number of employees

[18] International Financial Corporation (IFC), MSME Finance Gap, 2017

Micro enterprise	0-5
Small enterprise	5-50

As such, only small traders running, or working in, businesses with less than 50 employees respond to the eligibility criteria for the KI interview. The traders' category will include both small retail businesses and wholesalers. In fact, considering the affinity of their daily operations (both source and sell imported goods on the national territory), the two professional profiles respond to the category's criterion, and will thus be considered as one category. Respondents will be identified through a mixture of purposive sampling and snowballing. Furthermore, the selection will leverage the REACH field team members with strong local knowledge and extended network to identify and reach key persons. This will most probably include the network of traders monthly interviewed for the JMMI as well as the wholesalers supplying the products whose price is monthly monitored.

As for the small traders, the category will include all retail businesses selling imported food and non-food goods: small general shops, vegetable and food shops, supermarkets, bakeries, pharmacies.

The questionnaire will be designed in order to capture the impressions of small traders regarding different dimensions of functionality of the trading market (namely competitiveness, stock rotation, supply resilience, access to financial services) to identify the potential barriers experienced since the beginning of the COVID-19 pandemic, to probe the causes and drivers, and understand the resilience strategies, if any, employed by the various businesses.

Questionnaire 2: Importers

This component of the assessment will target importers of consumer goods, food and non-food, on the Libyan territory from different exporting countries. Respondents will be identified through a mixture of purposive sampling and snowballing. Given the structure of the Libyan importing supply chain, the physical and administrative nodes of sorting and distribution of imported goods are mostly concentrated in the main port cities of the country, such as Tripoli, Misrata, Tobruk and Benghazi[19]. As such, the geographical target of the present tool will be restrained and focused exclusively on these cities. Furthermore, the selection will leverage the REACH field team members with strong local knowledge and extended network to identify and reach key persons.

This tool will be specifically tailored to importers. It will be designed in order to capture their impressions on the functionality of the Libyan importing sector and investigate the physical, administrative and economic barriers experienced by importers across the last business year. This will allow to further investigate, probe and compare the causes and drivers of the barriers identified by small traders against the ones experienced by importers, and to identify connections and eventually draw inferences as to whether there may be an interdependence and correlation among the identified drivers and barriers. As such, by investigating the challenges affecting actors upstream on the Libyan supply chain, the findings will allow to deepen the understanding of the web of drivers leading to the downstream barriers experienced by small traders.

Questionnaire 3: Financial service providers

This component of the assessment will target financial service providers. Given the panorama of Libyan financial service providers, where banking institutions are the main and dominant type of financial actor while officially

[19] FAO, COVID-19 Impacts on Agri-Food Value Chains Libya, 2021

registered non-banking actors/institutions providing financial services are very limited[20], the target of the questionnaire will focus exclusively on banking institutions. Respondents will be identified through a mixture of purposive sampling and snowballing. Yet, due to the sensitiveness of the topic as well as the restrained access possibilities to this population category, the geographical focus and the individual selection will very much depend on the network of contacts of the REACH field team members.

The questionnaire aims at assessing the functioning of the portfolio of existing financial services through the perspective of bankers. The tool will allow the description, comparison and triangulation of the availability and accessibility of different financial services from the perspective of the offer (banking institutions) with the perspective from the demand (small traders). It will also allow to investigate the drivers and causes of the described scenario. This in turn will facilitate a reliable and holistic understanding of the current status of financial services availability and accessibility for commercial businesses.

3.6 Data Processing & Analysis

Given the fact that almost all questions will be open ended with free text entry answers, enumerators will be asked to record answers in Arabic, the language of the respondent. This, in order to minimize the presence of language barriers during data collection and minimize the risk of missing information from respondents due to enumerator's interpretation and translation. Data translation and cleaning will be conducted subsequently by the Tunis AO to produce a consolidated and cleaned dataset for analysis and in line with IMPACT Data cleaning minimum standards.

Qualitative data collection will be conducted through the KoBo application. Survey data will be collected online or offline using smartphone and/or tablet devices through the OpenDataKit app. Once survey data is collected, it will be uploaded to the KoBo server where the Tunis AO will download it directly in Excel for translation and cleaning purposes.

These qualitative entries will be processed daily in line with IMPACT minimum standards for semi-structured data processing and analysis. Data will be entered into a data saturation and analysis grid using IMPACT data saturation and analysis template. Once data saturation is achieved, responses for each issue point will be tallied and a summary of findings produced. Themes and discussion points saturation will be achieved with an inductive reasoning, led by a content analysis approach as defined by IMPACT Data Processing and Analysis of Qualitative Data.

4. Key ethical considerations and related risks

The proposed research design meets / does not meet the following criteria:

The proposed research design…	*Yes/ No*	*Details if no (including mitigation)*
… Has been coordinated with relevant stakeholders to **avoid unnecessary duplication** of data collection efforts?	yes	
… **Respects respondents, their rights and dignity** (*specifically by: seeking informed consent, designing length of survey/*	yes	

[20] World Bank Group, Libya Financial Sector Review, 2020

discussion while being considerate of participants' time, ensuring accurate reporting of information provided)?		
… Does not **expose data collectors to any risks as a direct result** of participation in data collection?	yes	
… Does not **expose respondents / their communities to any risks as a direct result** of participation in data collection?	yes	
… Does not involve **collecting information on specific topics which may be stressful and/ or re-traumatising** for research participants (both respondents and data collectors)?	yes	
… Does not involve **data collection with minors** i.e. anyone less than 18 years old?	yes	
… Does not involve **data collection with other vulnerable groups** e.g. persons with disabilities, victims/ survivors of protection incidents, etc.?	yes	
… Follows IMPACT SOPs for management of **personally identifiable information**?	yes	

5. Roles and responsibilities

Table 4: Description of roles and responsibilities

Task Description	*Responsible*	*Accountable*	*Consulted*	*Informed*
Research design	*Assessment Officer*	*Assessment Officer*	*IMPACT HQ – Research Design and Data Unit (RDDU)* *Senior Assessment Officer*	*REACH Libya Country Coordinator*
Supervising data collection	*Assessment Officer* *Field Team*	*Assessment Officer*	*REACH Libya Operations Manager* *Senior Assessment Officer*	*REACH Libya Country Coordinator*
Data processing (checking, cleaning)	*Assessment Officer*	*Assessment Officer*	*RDDU*	*REACH Libya Country Coordinator*
Data analysis	*Assessment Officer*	*Assessment Officer*	*RDDU* *Senior Assessment Officer*	*REACH Libya Country Coordinator*
Output production	*Assessment Officer*	*Assessment Officer*	*IMPACT HQ – Research Reporting Unit* *REACH Libya Country Coordinator* *Senior Assessment Officer*	*REACH Libya Country Coordinator*
Dissemination	*Assessment Officer*	*Assessment Officer*	*REACH Libya Country Coordinator* *Senior Assessment Officer*	*REACH Libya Country Coordinator*
Monitoring & Evaluation	*Assessment Officer*	*Assessment Officer*	*RDDU* *Senior Assessment Officer*	*REACH Libya Country Coordinator*

Lessons learned	*Assessment Officer*	*Assessment Officer*	*RDDU Senior Assessment Officer*	*REACH Libya Country Coordinator*

Responsible: *the person(s) who executes the task*
Accountable: *the person who validates the completion of the task and is accountable of the final output or milestone*
Consulted: *the person(s) who must be consulted when the task is implemented*
Informed: *the person(s) who need to be informed when the task is completed*

6. Data Analysis Plan

6.1 Small Traders KII

Research Questions	Sub-research Question	SUBQ#	Questionnaire QUESTION	Probes	Questionnaire ANSWER	Key disaggregation	Data collection method
N/A	Time & Date	1	Time & Date				KI Interview
	Enumerator ID	2	Name of interviewer	N/A			KI Interview
	Key Informant ID	3	Name of interviewee	N/A			KI Interview
	KI Gender	4	Gender of interviewee	N/A			KI Interview
	KI Age	5	Age of interviewee				KI Interview
	KI Function	6	Function of interviewee				KI Interview
	Shop Name	7	Name of shop	N/A			KI Interview
	Shop Type	8	Type of shop		Supermarket Small Shop Vegetable Shop Bakery Wholesaler Pharmacy Hospital/Health center		KI Interview
	Key_good_traded	9	Key good traded by interviewee		Text		KI Interview
	Location_Admin1	10	Which Mantika do you currently live in?	N/A			KI Interview
	Location_Admin2	11	Which Baladiya do you currently live in?	N/A			KI Interview
	Location_Admin3	12	Which Muhalla do you currently live in?	N/A			KI Interview
1. What are current barriers and respective drivers	1.1 What is the current structure of the Libyan trade market of imported goods in	1.1.1	Could you describe the general steps and actors involved in getting basic goods to the market (i.e. from importers/producers to consumers)?		Text		KI Interview

experienced by Libyan small traders to run their business and how have these barriers evolved since the start of COVID-19?	terms of actors, competition, regulations, infrastructure and institutional support and how has it changed since the start of COVID-19 and the official currency depreciation?	1.1.2	What impacts/changes have there been in the supply chain in the last 6 months?	Since the COVID-19 crisis? Which market actors have been particularly affected by the crisis? Why?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.3	Are there any important services provided by other businesses which support this market chain? (e.g. input suppliers, transport services, financial services etc.)		Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.4	Are there any important services or infrastructure provided by the government which support the market chain?		Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.5	What laws and regulations impact the way the supply chains for basic goods work?		Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.6	Are there any groups or individuals with substantial control over the market system?	Who are they and how do they control it? Has this changed in the last 6 months? Since the COVID-19 crisis?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.7	How does demand and supply fluctuate over the year and seasons?	How about prices?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.8	Have there been any issues impeding imports in the last 6 months?		Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.9	Has the lack of cash affected the way the market system works in the last 6 months?	How?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.10	Are there any restrictions hindering shops like yours from selling the key goods to	If yes, what are they?	Text	Key goods Geographical unit_Mantika	KI Interview

			certain population groups (e.g. internally displaced, migrants, refugees)?				
		1.1.11	How many other wholesalers sell basic goods in your city (approximately)?	Has this changed in the last 6 months? Since the COVID-19 crisis?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.1.12	How many other shops sell basic goods in your city (approximately)?	Has this changed in the last 6 months? Since the COVID-19 crisis?	Text	Key goods Geographical unit_Mantika	KI Interview
	1.2 How has small traders sourcing and stocking capacity changed since the start of COVID-19 and why?	1.2.1	What kind of products are you selling?	What are your most popular products?	Text		KI Interview
		1.2.2	Are there any issues impeding business as usual? Please explain.		Text	Key goods Geographical unit_Mantika	KI Interview
		1.2.3	Has business changed in the last six months?	Why has it changed?	Increased Decreased Stayed the same	Key goods Geographical unit_Mantika	KI Interview
		1.2.4	Do you see business changing in the next six months?	Why? How?	Increasing Decreasing Staying the same	Key goods Geographical unit_Mantika	KI Interview
		1.2.5	Where do you store the key goods?	Specify:	At the store At the warehouse Other	Geographical unit_Mantika	KI Interview
		1.2.6	If you were not able to restock fresh produce, after how many days would you run out?		Text	Geographical unit_Mantika	KI Interview
		1.2.7	How often do you restock food?	Specify:	Daily Weekly Monthly Other	Geographical unit_Mantika	KI Interview
		1.2.8	If you were not able to restock fresh and dry food, after how many days would you run out?		Integer	Geographical unit_Mantika	KI Interview

		1.2.9	How often do you restock meat?	Specify:	Daily Weekly Monthly Other	Geographical unit_Mantika	KI Interview
		1.2.10	If you were not able to restock meat, after how many days would you run out?		Integer	Geographical unit_Mantika	KI Interview
		1.2.11	If you had to scale up the supply of fresh produce to consumers, what would be the main issues?	How could these issues be addressed? How much time would it take to increase your supply?	Text	Geographical unit_Mantika	KI Interview
		1.2.12	If you had to scale up the supply of dry food to consumers, what would be the main issues?	How could these issues be addressed? How much time would it take to increase your supply?	Text	Geographical unit_Mantika	KI Interview
		1.2.13	If you had to scale up the supply of meat to consumers, what would be the main issues?	How could these issues be addressed? How much time would it take to increase your supply?	Text	Geographical unit_Mantika	KI Interview
		1.2.14	Where do you store the key goods?	Specify:	At the store At the warehouse Other	Geographical unit_Mantika	KI Interview
		1.2.15	If you were not able to restock fresh produce, after how many days would you run out?		Text	Geographical unit_Mantika	KI Interview
		1.2.16	How often do you restock fresh dry food?	Specify:	Daily Weekly Monthly Other	Geographical unit_Mantika	KI Interview
		1.2.17	If you were not able to restock fresh and dry food, after how many days would you run out?		Integer	Geographical unit_Mantika	KI Interview

		1.2.18	How often do you restock meat?	Specify:	Daily Weekly Monthly Other	Geographical unit_Mantika	KI Interview
		1.2.19	If you were not able to restock meat, after how many days would you run out?		Integer	Geographical unit_Mantika	KI Interview
		1.2.20	Have you faced any issues with supplying fresh produce to consumers in the last 6 months?	Since the COVID-19 crisis? Do you expect any issues within the next six months?	Text	Geographical unit_Mantika	KI Interview
		1.2.21	Have you faced any issues with supplying dry food to consumers in the last 6 months?	Since the COVID-19 crisis? Do you expect any issues within the next six months?	Text	Geographical unit_Mantika	KI Interview
		1.2.22	Have you faced any issues with supplying meat to consumers in the last 6 months?	Since the COVID-19 crisis? Do you expect any issues within the next six months?	Text	Geographical unit_Mantika	KI Interview
	1.3 How has demand and supply faced by small traders changed since the start of COVID-19 and why?	1.3.1	Who are your customers?	Where do they live (which city & neighborhood)?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.3.2	Has there been a change in the amount of goods your customers are able to afford in the last 6 months?	Since the COVID-19 crisis? How has this affected your business?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.3.3	How has demand for basic goods changed in the last 6 months?		Increased Decreased Stayed the same	Key goods Geographical unit_Mantika	KI Interview
		1.3.4	How has the demand for basic goods changed since COVID-19?	What are the reasons for these changes in demand?	Increased Decreased Stayed the same	Key goods Geographical unit_Mantika	KI Interview

		1.3.5	Who do you buy the stock for basic goods from?	How many are they?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.3.6	How does your supplier transport the key good to you?		Text	Key goods Geographical unit_Mantika	KI Interview
		1.3.7	How many suppliers of the key good supply your area?		Text	Key goods Geographical unit_Mantika	KI Interview
		1.3.8	Have you changed your supplier in the last 6 months?	Since the COVID-19 crisis? Why?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.3.9	Where is the origin of the key goods you sell from (which country or area)?	Has the origin changed in the last 6 months? Since the COVID-19 crisis? If yes, why?	Text	Key goods Geographical unit_Mantika	KI Interview
		1.3.10	If you had to scale up the supply of fresh produce to consumers, what would be the main issues?	How could these issues be addressed? How much time would it take to increase your supply?	Text	Geographical unit_Mantika	KI Interview
		1.3.11	If you had to scale up the supply of dry food to consumers, what would be the main issues?	How could these issues be addressed? How much time would it take to increase your supply?	Text	Geographical unit_Mantika	KI Interview
		1.3.12	If you had to scale up the supply of meat to consumers, what would be the main issues?	How could these issues be addressed? How much time would it take to increase your supply?	Text	Geographical unit_Mantika	KI Interview
	1.4 What payment modalities and financial services do small traders rely on to run	1.4.1	How do you pay your suppliers and services?	Cash Cheques Bank transfer Other	Text	Geographical unit_Mantika	KI Interview

	their daily business and how have they changed since the start of COVID-19?	1.4.2	If in cash, are you able to access enough cash to make your payments?		Text	Geographical unit_Mantika	KI Interview
		1.4.3	If no, how do you respond to these issues?	How does this affect your ability to pay suppliers?	Text	Geographical unit_Mantika	KI Interview
		1.4.3	33. If you have experienced a lack of cash or difficulty to access enough cash, how has it affected your business?	In the last 6 months? Do you expect it to change in the next 6 months?	Text	Geographical unit_Mantika	KI Interview
		1.4.4	Do you use the parallel market to pay suppliers or services?	If so, why?	Text	Geographical unit_Mantika	KI Interview
		1.4.5	Do you rely on loans (e.g. from a bank) to purchase the goods you sell?	Who do you borrow it from?	Text	Geographical unit_Mantika	KI Interview
		1.4.6	Do you buy from your supplier on credit?	Has this changed in the last 6 months? Since the COVID-19 crisis?	Text	Geographical unit_Mantika	KI Interview
		1.4.7	Do you sell items to customers on credit?	Has this changed in the last 6 months? Since the COVID-19 crisis?	Text	Geographical unit_Mantika	KI Interview
		1.4.8	Can your customers buy goods by cheques?	Has this changed in the last 6 months? Since the COVID-19 crisis? Are there any conditions to pay by check?	Text	Geographical unit_Mantika	KI Interview
N/A	KI Snowballing_Contacts	13	Can you think of any people that could help us get a better understanding of the market (e.g. retailers, wholesalers, authorities, associations)?	How do we best contact them? (Name/function/phone number/email)	Text		KI Interview
	KI Comments	14	Any additional comments and observations?		Text		KI Interview
	Interviewer Snowballing_Contacts	18	Which informants are worth contacting for additional information?		Text		KI Interview

6.2 Importers KII

Research Questions	Sub-research Question	SUBQ #	Questionnaire QUESTION	Probes	Questionnaire RESPONSE	Key disaggregation	Data collection method
N/A	Time & Date	1	Time & Date				KI Interview
	Enumerator ID	2	Name of interviewer	N/A			KI Interview
	Key Informant ID	3	Name of interviewee	N/A			KI Interview
	KI Gender	4	Gender of interviewee	N/A			KI Interview
	KI Age	5	Age of interviewee				KI Interview
	KI Function	6	Function of interviewee				KI Interview
	Company Name	7	Name of company	N/A			KI Interview
	Company Type	8	Type of company				KI Interview
	Key_item_imported	9	Key item imported by interviewee				KI Interview
	Location_Admin1	10	Which Mantika do you currently live in?	N/A			KI Interview
	Location_Admin2	11	Which Baladiya do you currently live in?	N/A			KI Interview
	Location_Admin3	12	Which Muhalla do you currently live in?	N/A			KI Interview
2. What are the upstream	2.1 What is the current structure of the Libyan	2.1.1	What kind of products are you importing?	Where do you import them from?	Text		KI Interview

bottlenecks and corresponding drivers faced by importers since the start of COVID-19 and how may these impact small traders downstream along the Libyan supply?	import market in terms of key actors, regulations, infrastructures, routes and institutional support and how has it changed since the start of COVID-19?	2.1.2	Who are you importing the key item for (e.g. government, wholesaler, supermarket)?	Who do you deliver the imports to?	Text		KI Interview
		2.1.3	Are there any issues (e.g. no liquidity, safety issues, damaged infrastructure) impeding business as usual? Please explain.		Text		KI Interview
		2.1.4	How many other importers who import the same key goods are there (approximately)?	Has this changed in the last 6 months? Since the COVID-19 crisis?	Text	Key good imported	KI Interview
		2.1.5	Are you linked to the government?	How do you receive support from the government? Please explain.	Text		KI Interview
		2.1.6	Which are the key regulations for importing products?	Have these regulations changed in the last 6 months? Since the COVID-19 crisis?	Text	Key good imported	KI Interview
		2.1.7	Please explain the import procedures of products. Which are the main steps?		Text	Key good imported	KI Interview
		2.1.8	What key infrastructure (e.g. ports) do imports depend on?	Have there been any issues regarding key infrastructure in the last 6 months? Since the COVID-19 crisis?	Text	Key good imported	KI Interview
		2.1.9	Are you aware of any illicit practices among importers?	What are they? (e.g. importing empty containers)?	Text	Key good imported	KI Interview
		2.1.10	Which country do you import your products from?	Why from there? Has the origin changed in the last 6 months?	Text	Key good imported	KI Interview

				Since the COVID-19 crisis? If yes, why?			
		2.1.11	Have you changed your supplier in the last 6 months? Since the COVID-19 crisis?	Why?	Text	Key good imported	KI Interview
		2.1.12	How does your supplier physically get the imports to your location?	From where do imports come into the country (e.g. by truck from Tunisia, by ship via Benghazi port)?	Text	Key good imported	KI Interview
	2.2 What is the current sourcing and stocking capacity of importers and how has it changed since the start of COVID-19?	2.2.1	How often do you import products?		Text	Key good imported	KI Interview
		2.2.2	At what volumes (per shipment) do you import products?		Text	Key good imported	KI Interview
		2.2.3	How much products do you import per year?		Text	Key good imported	KI Interview
		2.2.4	How much products is imported to Libya overall per year (approximately)?	Has this changed since the COVID-19 crisis?	Text	Key good imported	KI Interview
		2.2.5	Of all products imported, how much (in %) is imported by the government?		Text	Key good imported	KI Interview
		2.2.6	Where do you store products?		Text	Key good imported	KI Interview
		2.2.7	What is your storing capacity of products?	Has your storage changed in the last 6 months? Since the COVID-19 crisis?	Text	Key good imported	KI Interview

		2.2.8	Has your capacity to import products changed in the last six months?	Why has it changed?	Increased Decreased Stayed the same	Key good imported	KI Interview
		2.2.9	Do you see your capacity to import products changing in the next six months?	Why will it change?	Increased Decreased Stayed the same	Key good imported	KI Interview
		2.2.10	If you had to scale up the import of products, what would be the main issues?	How could these issues be addressed? How much time would it take to increase your supply?	Text	Key good imported	KI Interview
	2.3 What is the level of contractual power importers have along the Libyan supply chain in terms of price setting?	2.3.1	At what price do you import products from your supplier?	Has this changed in the last 6 months? Since the COVID-19 crisis? Do you expect this to change in the next 6 months?	Text	Key good imported	KI Interview
		2.3.2	26. At what price do you sell products to your consumers?	Has this changed in the last 6 months? Since the COVID-19 crisis? Do you expect this to change in the next 6 months? Why?	Text	Key good imported	KI Interview
		2.3.3	27. Are you free in your price setting or are there any restrictions?	If yes, which restrictions? Has this changed in the last 6 months? And since the COVID-19 crisis?	Text	Key good imported	KI Interview
	2.4 What payment modalities and financial	2.4.1	How do you pay your suppliers and services?		Text		KI Interview

	instruments do importers rely on to run their daily business and how have they changed since the start of COVID-19?	2.4.2	If in cash, are you able to access enough cash to make your payments?				
		2.4.3	If no, how do you respond to these issues?		Text		KI Interview
		2.4.4	How has the lack of cash affected your business?	How has this changed in the last 6 months? How do you expect it to change in the next 6 months?	Text		KI Interview
		2.4.5	Do you rely on loans (e.g. from a bank) purchase the goods you sell?	Who do you borrow it from?	Text		KI Interview
		2.4.6	Have there been any issues with getting loans from a bank in the last 6 months?	How does it affect your business? Please explain.	Text		KI Interview
		2.4.7	How do you obtain foreign currency?	What are the main issues?	Text		KI Interview
		2.4.8	At what rate are you able to obtain foreign currency?	What does the rate you can get depend on?	Text		KI Interview
		2.4.9	Has access to foreign currency become more difficult in the last 6 months?	Why?	Text		KI Interview
		2.4.10	How will the recent currency depreciation affect your business and your ability to import products?		Text		KI Interview

		2.4.11	Please explain step by step the process of obtaining letters of credit		Text		KI Interview
		2.4.12	Do you have access to letters of credit?	If no, why not?	Text		KI Interview
		2.4.13	Has access to letters of credit become more difficult in the last 6 months?	Why?	Text		KI Interview

6.3 Banks KII

Research Questions	Sub-research Question	SUBQ#	Questionnaire QUESTION	Probes	Questionnaire RESPONSE	Key disaggregation	Data collection method
N/A	Time & Date	1	Time & Date		Text		KI Interview
	Enumerator ID	2	Name of interviewer	N/A	Text		KI Interview
	Key Informant ID	3	Name of interviewee	N/A	Text		KI Interview
	KI Gender	4	Gender of interviewee	N/A	Text		KI Interview
	KI Age	5	Age of interviewee		Text		KI Interview
	KI Function	6	Function of interviewee		Text		KI Interview
	Bank Name	7	Name of bank	N/A	Text		KI Interview

	Shop Type	8	Type of company		Text		KI Interview
	Location_Admin1	9	Which Mantika do you currently live in?	N/A	Text		KI Interview
	Location_Admin2	10	Which Baladiya do you currently live in?	N/A	Text		KI Interview
	Location_Admin3	11	Which Muhalla do you currently live in?	N/A	Text		KI Interview
3. How have financial services availability and accessibility provided by Libyan banking institutions changed since the start of COVID-19 and the official currency depreciation, and how does this affect the Libyan local economy?	3.1 What are the drivers of the current liquidity crisis and what are the impacts on the functionality of Libyan banking financial services?	3.1.1	Why is there a liquidity crisis in Libya?	What caused it?	Text		KI Interview
		3.1.2	How could the liquidity crisis be resolved?		Text		KI Interview
		3.1.3	Are banks functioning in your city?	If not, why not?	Text	Geographical unit_Mantika	KI Interview
		3.1.4	Do you expect functionality of banks in your city to change in the next 6 months?	If so, why?	Text	Geographical unit_Mantika	KI Interview
		3.1.5	Are there any specific population groups (e.g. migrants, refugees) who do not have access to banking in your city?	Why not?	Text	Population group	KI Interview
		3.1.6	Is there a lack of liquidity in your city?		Text	Geographical unit_Mantika	KI Interview
		3.1.7	If yes, how do you expect the lack of cash in your city to change in the next 6 months?		Text		KI Interview

		3.1.8	If yes, how has the lack of cash affected your business?	How has this changed in the last 6 months? How do you expect it to change in the next 6 months?	Text		KI Interview
		3.1.9	How does the lack of cash affect the local economy?		Text		KI Interview
	3.2 What is the current status of liquidity availability and accessibility provided by Libyan banking institutions and how has it changed since the start of COVID-19?	3.2.1	Where do you get cash from?		Text	Geographical unit_Mantika	KI Interview
		3.2.2	Are customers able to withdraw cash?		Text	Geographical unit_Mantika	KI Interview
		3.2.3	If your bank runs out of cash to provide its customers, what do you do?		Text		KI Interview
		3.2.4	Does your bank offer payment services that do not rely on cash?	What are they? Has the use of these services increased in the last 6 months? Since 2014?	Text	Geographical unit_Mantika	KI Interview
	3.3 What is the current status of credit availability and accessibility provided by Libyan banking institutions and how has it changed since the start of COVID-19 and the official currency depreciation?	3.3.1	How has the demand for credit changed in the last 6 months? COVID-19?		Text	Geographical unit_Mantika	KI Interview
		3.3.2	Have there been any issues with providing customers with loans in the last 6 months?		Text	Geographical unit_Mantika	KI Interview
		3.3.3	How do you expect your capacity to give loans to customers to change in the next 6 months?		Text	Geographical unit_Mantika	KI Interview

	3.4 What is the current status of foreign currency availability and accessibility provided by Libyan banking institutions and how has it changed since the start of COVID-19 and the official currency depreciation?	3.4.1	Is foreign currency (e.g. US dollars) available at banks in your city?		Text	Geographical unit_Mantika	KI Interview
		3.4.2	Who can access dollars at a bank?	What does it depend on?	Text	Population group	KI Interview
		3.4.3	Has access to foreign currency become more difficult in the last 6 months?	Why?	Text	Geographical unit_Mantika	KI Interview
		3.4.4	How did the official currency depreciation affect business?		Text		KI Interview
		3.4.5	Please explain step by step the process of obtaining letters of credit.		Text		KI Interview
		3.4.6	Who has access to letters of credit?	What does it depend on?	Text		KI Interview
		3.4.7	Has access to letters of credit become more difficult in the last 6 months?	Why?	Text	Geographical unit_Mantika	KI Interview

7. Data Management Plan

Available upon request

8. Monitoring & Evaluation Plan

IMPACT Objective	External M&E Indicator	Internal M&E Indicator	Focal point	Tool	Will indicator be tracked?
Humanitarian stakeholders are accessing IMPACT products	Number of humanitarian organisations accessing IMPACT services/products Number of individuals accessing IMPACT services/products	# of downloads of x product from Resource Center	Country request to HQ	User_log	X Yes
		# of downloads of x product from Relief Web	Country request to HQ		X Yes
		# of downloads of x product from Country level platforms	Country team		□ Yes
		# of page clicks on x product from REACH global newsletter	Country request to HQ		□ Yes
		# of page clicks on x product from country newsletter, sendingBlue, bit.ly	Country team		□ Yes
		# of visits to x webmap/x dashboard	Country request to HQ		□ Yes
IMPACT activities contribute to better program implementation and coordination of the humanitarian response	Number of humanitarian organisations utilizing IMPACT services/products	# references in HPC documents (HNO, SRP, Flash appeals, Cluster/sector strategies)	Country team	Reference_log	*N/A*
		# references in single agency documents			*N/A*
Humanitarian stakeholders are using IMPACT products	Humanitarian actors use IMPACT evidence/products as a basis for decision making, aid planning and delivery	Perceived relevance of IMPACT country-programs	Country team	Usage_Feedback *and* Usage_Survey template	*N/A*
		Perceived usefulness and influence of IMPACT outputs			
		Recommendations to strengthen IMPACT programs			
		Perceived capacity of IMPACT staff			*N/A*
		Perceived quality of outputs/programs			

	Number of humanitarian documents (HNO, HRP, cluster/agency strategic plans, etc.) directly informed by IMPACT products	Recommendations to strengthen IMPACT programs			
Humanitarian stakeholders are engaged in IMPACT programs throughout the research cycle	Number and/or percentage of humanitarian organizations directly contributing to IMPACT programs *(providing resources, participating to presentations, etc.)*	# of organisations providing resources (i.e.staff, vehicles, meeting space, budget, etc.) for activity implementation	Country team	Engagement _log	□ Yes
		# of organisations/clusters inputting in research design and joint analysis			□ Yes
		# of organisations/clusters attending briefings on findings;			□ Yes